



Entered on Docket  
December 14, 2010

Hon. Linda B. Riegler  
United States Bankruptcy Judge

**WILDE & ASSOCIATES**

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Deutsche Bank Trust Company Americas, as Trustee for Saxon Asset Securities Trust 2005-4  
10-74009

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In Re:

Hernany Sepulveda aka Hernany G. Sepulveda and  
Elizabeth Sepulveda

Debtors.

BK-S-10-15637-lbr

MS Motion No. 38

Date: November 24, 2010

Time: 10:30 a.m.

Chapter 13

**ORDER RE ADEQUATE PROTECTION**

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing  
in the above-entitled Court, all appearances as noted on court record, and based upon all the  
papers and pleadings on file herein and good cause appearing therefore,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtors will cure the  
 2 post-petition arrearages currently due as follows:

3	3 Monthly Payments at \$1,095.94	\$3,287.82
4	(September 1, 2010 - November 1, 2010)	
5	Motion for Relief Filing Fee	\$150.00
6	Attorneys Fees	\$650.00
7	Suspense Amount	(\$104.06)
8	Total	\$3,983.76

9 The total arrearage shall be paid in six monthly installments. Payments in the  
 10 amount of \$663.96 shall be in addition to the regular monthly payment and shall be due on or  
 11 before the 20th day of the month commencing with the December 20, 2010 payment and  
 12 continuing throughout and concluding on or before May 20, 2011.

13 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtors shall resume  
 14 and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan,  
 15 beginning with the December 1, 2010 , payment, on Secured Creditor's Trust obligation,  
 16 encumbering the subject Property, generally described as 5708 Harmony Ave , Las Vegas, NV  
 17 89107, and legally described as follows:

18 Lot Thirty-Two (32) in Block Eight (8) of Charleston Heights Tract, as shown by map  
 19 thereof on file in Book 6 of Plats, Page 49 in the Office of the County Recorder of Clark  
 20 County, Nevada.

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IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

Submitted by:

WILDE & ASSOCIATES

By

**GREGORY L. WILDE, ESQ.**

Attorneys for Secured Creditor  
212 South Jones Boulevard  
Las Vegas, Nevada 89107

APPROVED AS TO FORM & CONTENT:

Rick A. Yarnall

By

Rick A. Yarnall  
Chapter 13 Trustee  
701 Bridger Avenue #820  
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Steven A. Alpert

By

Steven A. Alpert  
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Las Vegas, NV 89107

Nevada Bar No.

8353

ALTERNATIVE METHOD re: RULE 9021:

In accordance with Local Rule 9021, counsel submitting this document certifies that the order accurately reflects the court's ruling and that (check one):

☐ The court has waived the requirements set forth in LR 9021(b)(1).

☐ No party appeared at the hearing or filed an objection to the motion.

☒ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any trustee appointed in this case any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below.

Debtor's counsel:

☒ approved the form of this order ☐ disapproved the form of this order

☐ waived the right to review the order and/or ☐ failed to respond to the document

☐ appeared at the hearing, waived the right to review the order

☐ matter unopposed, did not appear at the hearing, waived the right to review the order

Trustee:

☒ approved the form of this order ☐ disapproved the form of this order

☐ waived the right to review the order and/or ☐ failed to respond to the document

☐ I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

I declare under penalty and perjury that the foregoing is true and correct.

Submitted by:

/s/ Gregory L. Wilde, Esq.

Gregory L. Wilde, Esq.

Attorney for Secured Creditor